

**Kentucky Higher Education Assistance Authority (KHEAA)
The Student Loan People
Initiatives to Further the P-16 Agenda**

Rigorous High School Curriculum

- KHEAA, the Kentucky Department of Education (KDE), and the Council on Postsecondary Education (CPE) are discussing changes to strengthen the Kentucky Educational Excellence Scholarship (KEES) curriculum for high school students. KEES provides students with scholarships based on yearly grades and ACT scores.

Dual Enrollment

- The Mary Jo Young Scholarship Program, created by KHEAA in collaboration with KDE, provides need-based scholarships for dual credit and Advanced Placement® (AP) courses and tests.

Educator Quality and Supply

- All teachers, guidance counselors, and librarians with Student Loan People loans are eligible to receive interest forgiveness at the end of each academic year of service at public or nonprofit Kentucky elementary or secondary schools. Any interest paid is credited to the loan principal. In addition to these benefits. The following teachers also receive up to 20 percent loan forgiveness at the end of each academic year of service:
 - Special education
 - Math
 - Science
 - English as a Second Language (ESL)
 - Foreign language
 - Minority (classifications normally used for federal programs)

Affordability and Access

- KHEAA and CPE contracted with JBL Associates to perform an in-depth analysis of the affordability of undergraduate postsecondary education in Kentucky by the end of the year. A preliminary working draft of the report concluded that most full-time undergraduates face an affordable net price (total cost of attendance minus KEES and grant aid). An affordability gap is most pronounced for independent students, who are most likely to use college loans. Middle- and higher-income dependent students borrow more than dependent students in lower-income categories.
- KHEAA has partnered with CPE's GEAR UP program to obtain a \$3.5 million grant to expand the program's efforts to increase the college-going rate among low-income Kentucky students. As a joint partner in the grant, KHEAA is providing a \$1.1 million annual contribution.
- GoHigherKY.org was created as a simple, user-friendly, comprehensive master website about postsecondary education in Kentucky for middle, high school, and college students; parents; nontraditional students; high school counselors; colleges/universities; and others. The site features career exploration, college selection, academic planning, distance learning, financial aid, and admissions applications.
- KHEAA and The Student Loan People have increased their outreach field staff to include ten regional counselors and two College Info Road Show counselors. Outreach staff conduct financial aid and college planning presentations for middle and high school students, parents, adults returning to school, and other groups and participate in college and career fairs, reality stores, and other community events throughout the state. Staff also exhibit at the Kentucky State Fair, provide information to the media, and train guidance counselors and education administrators on our programs and services. Our mobile classroom, the College Info Road Show, has been renovated and now provides satellite Internet access via 10 laptop computers.
- Free college planning and financial aid publications are provided annually for middle and high school students and adults.
- As in previous years, KHEAA will participate in the Kentucky Association of Student Financial Aid Administrators (KASFAA) High School Counselor Workshops to be held at nine locations across the state in November.

- Each year, KHEAA helps sponsor free College Goal Sunday workshops to help families complete the Free Application for Federal Student Aid (FAFSA).
- In addition to merit-based KEES, Kentucky provides substantial need-based grants. (Since the creation of KEES, funding for need-based grant programs has dramatically increased.)
 - The College Access Program (CAP) Grant provides grants to financially needy students attending public or private Kentucky colleges, technical colleges, or proprietary schools.
 - The Kentucky Tuition Grant (KTG) provides grants to financially needy students attending eligible private Kentucky colleges.